

Information to identify the case:

Debtor 1	<u>Angela Applegarth</u>	Social Security number or ITIN	xxx-xx-5788
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 14-10097-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Angela Applegarth

3/21/19

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Angela Applegarth
DebtorCase No. 14-10097-TPA
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: mgut
Form ID: 3180WPage 1 of 2
Total Noticed: 37

Date Rcvd: Mar 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2019.

db
13818635 Angela Applegarth, 2017 Spangler Road, Hermitage, PA 16148
13785632 +100 CAMBRIDGE ST, SUITE 1600, BOSTON, MA 02114-2518
13785633 +Acs/Brazos, 501 Bleecker St, Utica, NY 13501-2401
13785634 +Aes/Brazos/Us Bank, Po Box 2461, Harrisburg, PA 17105-2461
13785634 +American Education Svc, Po Box 2461, Harrisburg, PA 17105-2461
13799530 +Andrew F. Gornall, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
13785640 +Fnb Cons Disc Co, 156 S Broad St, Grove City, PA 16127-1523
13785643 +Gmac Mortgage, 3451 Hammond Ave, Waterloo, IA 50702-5300
13785645 +M&I Home Lending, 1901 Bell Ave Ste 15, Des Moines, IA 50315-1067
13799535 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, 350 Highland Dr, Lewisville, TX 75067)
13785648 ++NEXTIER BANK, SPECIAL ASSETS, 245 PITTSBURGH RD, BUTLER PA 16001-3883
(address filed with court: Nextier Bank, Po Box 250, Evans City, PA 16033)
13799536 +Ocwen Loan Servicing, 12650 Ingenuity Dr, Orlando, FL 32826-2703
13785649 +Ocwen Loan Servicing L, 12650 Ingenuity Dr, Orlando, FL 32826-2703
13785650 +Ocwen Loan Servicing L, 3451 Hammond Ave, Waterloo, IA 50702-5345
13785651 +P N C, 2730 Liberty Ave, Pittsburgh, PA 15222-4704
13785652 +P S E C U, Po Box 1006, Harrisburg, PA 17108-1006
13785655 +Sky Bank, 119 E Fifth St, East Liverpool, OH 43920-3030
13785657 +Us Dept Of Education, Po Box 5609, Greenville, TX 75403-5609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 22 2019 03:00:22 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946
cr EDI: ECMC.COM Mar 22 2019 06:38:00 ECMC, ECMC, P.O. Box 16408,
St. Paul, MN 55116-0408
13806067 +E-mail/Text: bncmail@w-legal.com Mar 22 2019 03:00:41 ALTAIR OH XIII, LLC,
C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13785635 EDI: BANKAMER.COM Mar 22 2019 06:38:00 Bank Of America, N.A., 4161 Piedmont Pkwy,
Greensboro, NC 27410
13785639 EDI: BANKAMER.COM Mar 22 2019 06:38:00 Fia Csna, Po Box 982235, El Paso, TX 79998
13785636 +EDI: CHASE.COM Mar 22 2019 06:38:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
13785637 +EDI: CITICORP.COM Mar 22 2019 06:38:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
13789863 EDI: DISCOVER.COM Mar 22 2019 06:38:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
13785638 +EDI: DISCOVER.COM Mar 22 2019 06:38:00 Discover Fin Svcs Llc, Po Box 15316,
Wilmington, DE 19850-5316
14090206 EDI: ECMC.COM Mar 22 2019 06:38:00 ECMC, PO Box 16408, St. Paul, MN 55116-0408
13785641 +EDI: RMSC.COM Mar 22 2019 06:38:00 Gecrb/Banana, Po Box 965005, Orlando, FL 32896-5005
13785642 +EDI: RMSC.COM Mar 22 2019 06:38:00 Gecrb/Banana Rep, Po Box 965005,
Orlando, FL 32896-5005
13785644 +EDI: HFC.COM Mar 22 2019 06:38:00 Hsbc/Gatwy, Po Box 703, Wood Dale, IL 60191-0703
13785646 +EDI: TSYS2.COM Mar 22 2019 06:38:00 Mcdysnb, 9111 Duke Blvd, Mason, OH 45040-8999
13798678 E-mail/Text: bankruptcynotices@psecu.com Mar 22 2019 03:00:58 PSECU, P.O. Box 67013,
Harrisburg, PA 17106-7013
13785653 +EDI: SEARS.COM Mar 22 2019 06:38:00 Sears/Cbna, Po Box 6283, Sioux Falls, SD 57117-6283
13785654 +E-mail/Text: ebnteam@sscu.net Mar 22 2019 03:00:55 Seven Seventeen Credit,
3181 Larchmont Ave Ne, Warren, OH 44483-2498
13785656 +EDI: CITICORP.COM Mar 22 2019 06:38:00 Unvl/Citi, Po Box 6241,
Sioux Falls, SD 57117-6241
13785658 +EDI: WFFC.COM Mar 22 2019 06:38:00 Wffnatbank, Po Box 94498, Las Vegas, NV 89193-4498
TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr NATIONSTAR MORTGAGE LLC
13799528* +Aes/Brazos/Us Bank, Po Box 2461, Harrisburg, PA 17105-2461
13799529* +American Education Svc, Po Box 2461, Harrisburg, PA 17105-2461
13799531* +Chase, Po Box 15298, Wilmington, DE 19850-5298
13799532* +Citi, Po Box 6241, Sioux Falls, SD 57117-6241
13799533* +Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
13799534* +Gecrb/Banana Rep, Po Box 965005, Orlando, FL 32896-5005
13785647* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage Ll, 350 Highland Dr, Lewisville, TX 75067)
13870001* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, ATTN: Bankruptcy Department,
P.O. Box 630267, Irving, Texas 75063)
13799537* +P S E C U, Po Box 1006, Harrisburg, PA 17108-1006
13799538* +Unvl/Citi, Po Box 6241, Sioux Falls, SD 57117-6241

District/off: 0315-1

User: mgut
Form ID: 3180W

Page 2 of 2
Total Noticed: 37

Date Rcvd: Mar 21, 2019

r ##+Terri Persch, Grove city Realty, 109 South Broad Street, Grove City, PA 16127-1522
TOTALS: 1, * 10, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 23, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on March 21, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor NATIONSTAR MORTGAGE LLC andygornall@latouflawfirm.com
James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkggroup@kmlawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Debtor Angela Applegarth ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5